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on March 30, 2009.

PATENT  
Attorney Docket No.: 020375-044900US

TOWNSEND and TOWNSEND and CREW LLP

By: /Tara N. Damhoff/  
Tara N. Damhoff

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Lisa C. Tidwell et al.

Application No.: 10/730,859

Filed: December 9, 2003

For: SYSTEMS AND METHODS FOR  
IDENTIFYING PAYOR LOCATION  
BASED ON TRANSACTION DATA

Customer No.: 20350

Confirmation No.: 6428

Examiner: Mary Da Zhi Wang Cheung

Art Unit: 3694

AMENDMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed December 30, 2008, please enter the  
following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks/Arguments** begin on page 5 of this paper.